

REMARKS

Claims 1, 63, 66, 68, 69 and 75 have been amended and claim 70 has been cancelled without prejudice or disclaimer. Further, new claims 76-78 have been added. Accordingly, claims 1, 57-69, and 71-78 are pending in this patent application. Applicant has amended the currently pending claims in order to expedite prosecution and does not, by this amendment, intend to abandon subject matter of the claims as originally filed or later presented, and reserves the right to pursue such subject matter in a continuing application. Reconsideration of the rejections in view of the remarks below is requested.

Claims 1, 57-61 and 63-75 stand rejected under 35 U.S.C. §103(a) as being obvious in view of United States patent no. 5,815,657 to Williams et al. (“Williams”) further in view of European patent application publication no. EP 0512702 to Donner et al. (“Donner”). The rejection is respectfully traversed.

Williams

Applicant respectfully submits that the cited portions of Williams fail to render obvious, *inter alia*, obtaining electronic signals representing a request for transactional financial assurance with respect to electronic infrastructure used in or with a transaction involving the subscriber, as recited in claim 1.

For example, the cited portions of Williams appear to be silent as to transactional financial assurance with respect to electronic infrastructure used in or with a transaction. As non-limiting examples, the cited portions of Williams appear to be silent as to providing assurance regarding the authenticity of an electronic certificate, assurance regarding the accuracy of an electronic certificate, or assurance regarding the validity of an electronic certificate. As discussed previously, the system of Williams appears merely to facilitate payment between a consumer and a merchant.

Donner

Even assuming *arguendo* that the cited portions of Williams and Donner are properly combinable (which Applicant does not concede), Applicant respectfully submits that the cited portions of Donner fail to overcome the deficiencies of the cited portions of Williams.

Regarding the recited assurance, the Office Action relies on the Abstract, pg. 2, lines

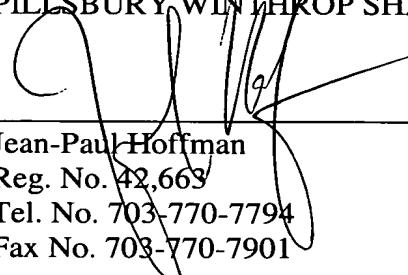
55-58 and pg. 3, lines 9-13 of Donner which generally refers to a local bank computer of the Donner system accessing a credit file on the local bank computer to obtain credit data relating to the source of a bid or offer entered in the central computer.

However, Applicant submits that the cited portions of Donner appear to be silent as to transactional financial assurance with respect to electronic infrastructure used in or with a transaction. As non-limiting examples, the cited portions of Donner appear to be silent as to providing assurance regarding the authenticity of an electronic certificate, assurance regarding the accuracy of an electronic certificate, or assurance regarding the validity of an electronic certificate.

All rejections having been addressed, it is respectfully submitted that the present application is in condition for allowance. If questions relating to patentability remain, the examiner is invited to contact the undersigned to discuss them.

Should any fees be due, please charge them to our deposit account no. 03-3975, under our order no. 061047/0268225. The Commissioner for Patents is also authorized to credit any over payments to the above-referenced deposit account.

Respectfully submitted,
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